

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Lori Spruiell

Debtor(s)

Case No. 15-24189

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015.
- 2) The plan was confirmed on 10/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/13/2016.
- 5) The case was dismissed on 06/17/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,895.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,000.00
Less amount refunded to debtor	\$13.00

NET RECEIPTS: **\$2,987.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,848.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$139.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,987.00**

Attorney fees paid and disclosed by debtor: \$1,152.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITIMORTGAGE INC	Unsecured	0.00	0.00	0.00	0.00	0.00
FOREST BROOK TOWNHOME ASSOC	Unsecured	3,032.81	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	658.00	658.00	658.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,160.77	6,160.77	6,160.77	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	673.48	673.48	673.48	0.00	0.00
LOYOLA UNIVERSITY CHICAGO	Unsecured	2,032.00	1,524.00	1,524.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	270.00	270.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	1,587.50	1,587.50	0.00	0.00
NICOR GAS	Unsecured	100.00	294.61	294.61	0.00	0.00
SANTANDER CONSUMER USA	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC/CONVERGENT	Unsecured	760.17	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	250.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	250.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	250.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF S CH	Unsecured	200.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	125.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	125.00	NA	NA	0.00	0.00
MUNICOLLOFAM/VILLAGE OF PARK	Unsecured	87.00	NA	NA	0.00	0.00
VILLAGE OF RIVERDALE IL	Unsecured	100.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT INC	Unsecured	1,116.18	NA	NA	0.00	0.00
PALISADES COLLECTION/CONVERG	Unsecured	432.25	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	675.87	NA	NA	0.00	0.00
REGIONAL RECOVERY SERV/PHYSIC	Unsecured	180.00	NA	NA	0.00	0.00
UNIQUE NATIONAL COLLECTION/SW	Unsecured	59.00	NA	NA	0.00	0.00
AFNI	Unsecured	3,014.64	NA	NA	0.00	0.00
ASHRO	Unsecured	173.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	488.00	NA	NA	0.00	0.00
COASTAL FINANCIAL/GRABOWSKI I	Unsecured	1,033.81	NA	NA	0.00	0.00
CREDITORS COLLECTION/ST JAMES	Unsecured	117.00	NA	NA	0.00	0.00
EDUCATION FED LOAN SERV	Unsecured	2,937.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION BURI	Unsecured	3,488.97	NA	NA	0.00	0.00
GALAXY INTL PURCH LLC/CONVERG	Unsecured	317.79	NA	NA	0.00	0.00
HBLIC INC/STEVEN J FINK & ASSOC	Unsecured	1,285.85	NA	NA	0.00	0.00
HONOR FINANCE	Unsecured	4,654.00	NA	NA	0.00	0.00
JEFF CAP SYS LLC/CONVERGENT OL	Unsecured	1,399.28	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,237.00	7,352.14	7,352.14	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,818.77	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,818.77	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$11,701.73	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,987.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$2,987.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.